

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

WNI 15-010067
Shapiro & DeNardo, LLC
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Elizabeth L. Wassall, Esq. 023211995
ATTORNEYS FOR THE BANK OF NEW YORK
MELLON TRUST COMPANY, N.A., AS SUCCESSOR-
IN-INTEREST TO ALL PERMITTED SUCCESSORS
AND ASSIGNS OF JPMORGAN CHASE BANK, AS
TRUSTEE, FOR CERTIFICATEHOLDERS OF
NOMURA ASSET ACCEPTANCE CORPORATION,
MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2004-AR1

IN RE:

JEAN C KOEGLER, III,
DEBTOR

CASE NO.: 20-12270-VFP

CHAPTER: 13

JUDGE: HONORABLE VINCENT F.
PAPALIA

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is for Attorney for Creditor The Bank of New York Mellon Trust Company, N.A., as successor-in-interest to all permitted successors and assigns of JPMorgan Chase Bank, as Trustee, for certificateholders of Nomura Asset Acceptance Corporation, Mortgage Pass-Through Certificates, Series 2004-AR1, in this matter. On or about April 21, 2020, the Creditor was advised that the Debtor(s)' mortgage loan ending in 1925 ("subject mortgage loan"), secured by real property described as 52 Sterling Avenue, Weehawken, NJ 07086, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 3 months and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting 05/01/2020 through 07/01/2020.

2. Debtor(s) will resume mortgage payments beginning 08/01/2020 and will be required to cure the delinquency created by the forbearance period (“forbearance arrears”).

3. The payment amount currently is \$2,899.50 per month.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to:

(a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objections to this Notice must be filed and served no later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor(s)’ obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be

construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: 6-3-2020

/s/Elizabeth L. Wassall
Elizabeth L. Wassall, Esquire
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JEAN C KOEGLER, III, DEBTOR

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CERTIFICATION OF SERVICE

I, MARIA Y. VAZQUEZ

1. ☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Elizabeth L. Wassall, Esquire, who represents the Secured Creditor in the above-captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On 06/03/2020, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

Notice of Pandemic Forbearance,

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Signature

Dated: 06/03/2020

/s/ Maria Y. Vazquez
MARIA Y. VAZQUEZ

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Russell L Low Low & Low 505 Main Street Suite 304 Hackensack, NJ 07601		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Marie-Ann Greenberg 30 Two Bridges Road Suite 330 Fairfield, NJ 07004		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Jean C Koegler, III 52 Sterling Avenue Weehawken, NJ 07086-6809		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)